



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

J. LOW

Serial No.: 10/718,615

Filed: November 24, 2003

For: SYSTEMS AND METHODS FOR
AUTOMATED TRANSACTIONS
PROCESSING

Art Unit: 3629

Examiner: Not Yet Assigned

SECOND INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Applicant wishes to make of record in the above-identified application the document or documents referenced on the attached Form PTO-1449. A copy of each reference is enclosed herewith. The cited references are mentioned in the Search Reports (copies enclosed) of Applicant's corresponding Canadian patent application and are believed relevant for at least that reason.

The undersigned believes that this Second Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application. Accordingly, Applicant does not believe that a fee is due for filing this paper. However, should a first action on the merits have been issued on the same day or before this Second Information Disclosure Statement is filed, please accept this Second Information Disclosure Statement under Rule 97(c) and charge the requisite Rule 17(p) fee to our Deposit

Serial No.: 10/718,615
Art Unit: 3629

Attorney's Docket No.: SRE0006-US
Page 2

Account No. 50-1390, under Order No. SRE0006-US and proceed to consider this Second Information Disclosure Statement.

It is respectfully requested that the information be expressly considered during the prosecution of this application, and that each reference be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This submission does not represent that any referenced document is material or constitutes "prior art." If it should be determined that one or more of the referenced documents constitute "prior art" under United States law, Applicant reserves the right to present to the Office the relevant facts and law regarding the appropriate status of the reference or references.

Applicant further reserves the right to take appropriate action to establish the patentability of the disclosed invention over any referenced document, should it be applied against the claims of the present application.

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Date: July 13, 2004

Respectfully submitted,

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MDB/SPA/ge

Document #: 1291608 v.1



28970

PATENT TRADEMARK OFFICE



JUL 13 2004

PTO/SB/08A (10-01)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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Substitute for form 1449A/PTO				<i>Complete if Known</i>	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Application Number	10/718,615
				Filing Date	November 24, 2003
				First Named Inventor	J. LOW
				Art Unit	3629
				Examiner Name	Not Yet Assigned
				Attorney Docket Number	SRE0006-US
Sheet	1	of	2		

U.S. PATENT DOCUMENTS

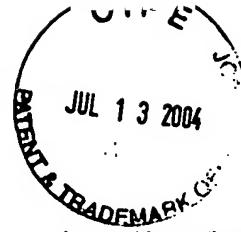
FOREIGN PATENT DOCUMENTS

Examiner Signature	Date Considered

* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Applicant's unique citation designation number (optional). ²See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

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			Attorney Docket Number	SRE0006-US
Sheet	2	of	2	

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		JEAN CORA, "What's New in Cybertalk?," CYBERTALK (OCTOBER 2000), http://www.loma.org/cybot00.asp	<input type="checkbox"/>
		"The Insurance Industry: The eCommerce Imperative Summary Report," Deloitte & Touche LLP (January 2000); http://www.dttgfsi.com/publications/pdf_files/insurance.ecommerce.pdf	<input type="checkbox"/>
			<input type="checkbox"/>

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